

**CUSTOMIZED CREDIT OFFER STRATEGY BASED ON TERMS  
SPECIFIED BY AN APPLICANT**

**ABSTRACT OF THE DISCLOSURE**

A customized offer is transmitted to an applicant. A requested term is obtained from the applicant and a set of offers is determined for the applicant. An offer is selected from among the set of offers to display to the applicant using the requested term and the selected offer is transmitted to the applicant. Alternatively, a requested term is obtained from an applicant and the requested term is fixed. A set of offers is determined with the fixed requested term. An offer is selected from among the set of offers to display to the applicant and the selected offer is transmitted to the applicant.